



# Beware of Door-To-Door Sales and Telemarketers That Target Seniors

From the Office of Minnesota Attorney General Lori Swanson

Senior citizens make up one-twelfth of the population in Minnesota, but are often disproportionately targeted for fraud over the telephone and at their doorstep. The Attorney General's Office gives senior citizens the following advice when it comes to unsolicited door-to-door callers and telemarketers:

## Don't be swayed by unknown callers that try to scare you.

Some companies try to use fear tactics to sell you their goods. For example, one company convinced some seniors to buy an unlicensed long-term care insurance policy by citing to the high cost of nursing homes. Another company talked about a rash of burglaries to sell security alarms. Yet another tried to sell medical safety products by talking about medical errors in hospitals. While many people have legitimate medical and personal safety concerns as they age, the best way to deal with these concerns is to seek out reputable companies that offer meaningful products at a fair price.

## Just hang up or shut the door.

Many people want to be "Minnesota Nice" and not hang up or shut the door on unknown callers. Pushy salespeople try to use your good manners against you in order to talk their way into your home or get you to give out your banking information on the phone. It is not rude or impolite to firmly tell salespeople you are not interested and then hang up the phone or shut the door.

## Don't let strangers in your home.

Door-to-door salespeople may try to talk their way inside your home by misrepresenting their identity or the nature of their business. It is never a good idea to let strangers in your home. Some aggressive salespeople may simply refuse to leave your home until you buy their product. It is much easier—and safer—to say "no"

on the doorstep, rather than try to get the salesperson to leave your home once inside.

## Know your rights.

Under Minnesota's *Personal Solicitation of Sales Act*, salespeople who make "cold calls" at the doorsteps of Minnesota residents must clearly and expressly disclose: (1) their name, (2) the name of the business they represent, (3) the goods or services they wish to sell, (4) that they wish to sell those goods, and (5) they must show you identification with the sales agent's name and the name of the business represented—*before* asking you any questions or making any other statements. In addition, under Minnesota's *Right to Cancel* law, you only have three days to cancel door-to-door sales involving personal goods or services. If you bought something from a door-to-door salesperson and have second thoughts, act immediately to cancel the contract. If you don't cancel within three days, you may be locked into a costly and unwanted purchase.

## Read the fine print.

Never sign anything unless you have read it, and never give out your banking information to strangers. If anyone asks you to sign a contract, don't do so unless you have read it over. If you need more time, ask them to leave the contract behind, and consider reviewing it with a trusted family member, friend, or neighbor. If the seller won't give you time to review the purchase with a trusted advisor, consider that to be a big red flag. Don't sign any contract if the oral promises made by the salesperson are not backed up in writing.

### Check out the company.

Don't be rushed into doing business with a company before you have a chance to check it out. Check with the Better Business Bureau to find out if the company has complaints filed against it:

#### **Better Business Bureau**

220 South River Ridge Circle  
Burnsville, MN 55337  
651-699-1111 or 800-646-6222  
[www.thefirstbbb.org](http://www.thefirstbbb.org)

### Don't give out your personal information to someone you don't know.

Do not disclose your credit card number, check routing information, banking information or other personal information to unknown telemarketers or door-to-door salespersons. Fraudulent operators can use this information to commit identity theft and access your accounts without your permission.

### Nothing is ever free.

Companies are not in the business of giving away their products or services for free. "Free offers" almost always have strings attached. Companies offer you free trials or perks for one reason: they want to sell you something and convert you to a paying customer. Read the fine print before you fall for a "free" offer.

If you have questions or need assistance, contact the Minnesota Attorney General's Office as follows:

#### **Office of Minnesota Attorney General**

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